

NATIONAL PENN BANCSHARES, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1117026	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$9,196	\$8,811	-4.2%		
Loans	\$5,895	\$5,325	-9.7%		
Construction & development	\$522	\$339	-35.0%		
Closed-end 1-4 family residential	\$1,565	\$1,423	-9.1%		
Home equity	\$430	\$463	7.6%		
Credit card	\$0	\$0			
Other consumer	\$162	\$149	-8.1%		
Commercial & Industrial	\$973	\$805	-17.3%		
Commercial real estate	\$1,481	\$1,406	-5.1%		
Unused commitments	\$1,545	\$1,498	-3.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$956	\$1,295	35.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$1,126	\$867	-23.0%		
Cash & balances due	\$507	\$697	37.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$51	\$71	40.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$46	\$85	84.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$8,124	\$7,699	-5.2%		
Deposits	\$6,585	\$6,197	-5.9%		
Total other borrowings	\$1,501	\$1,448	-3.5%		
FHLB advances	\$757	\$704	-7.0%		
Equity					
Equity capital at quarter end	\$1,072	\$1,111	3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$160	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	8.9%	--		
Tier 1 risk based capital ratio	11.2%	13.4%	--		
Total risk based capital ratio	12.5%	14.7%	--		
Return on equity ¹	-86.0%	6.1%	--		
Return on assets ¹	-11.1%	0.8%	--		
Net interest margin ¹	3.3%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	116.2%	180.5%	--		
Loss provision to net charge-offs (qtr)	180.4%	90.3%	--		
Net charge-offs to average loans and leases ¹	1.7%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	9.0%	5.8%	2.0%	1.1%	--
Closed-end 1-4 family residential	1.2%	0.9%	0.2%	0.5%	--
Home equity	0.4%	0.2%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.6%	1.9%	0.4%	0.5%	--
Commercial & Industrial	2.3%	2.0%	0.5%	0.8%	--
Commercial real estate	1.9%	1.8%	0.4%	0.0%	--
Total loans	2.1%	1.6%	0.5%	0.4%	--